

<b>Examiner-Initiated Interview Summary</b>	<b>Application No.</b> 09/542,109	<b>Applicant(s)</b> KIGHT ET AL.	
	<b>Examiner</b> Yogesh C. Garg	<b>Art Unit</b> 3625	

**All Participants:**

(1) Yogesh C. Garg.

(2) William T. Cook.

**Status of Application:** \_\_\_\_\_

(3) \_\_\_\_\_

(4) \_\_\_\_\_

**Date of Interview:** 28 December 2006

**Time:** \_\_\_\_\_

**Type of Interview:**

- ☒ Telephonic  
☐ Video Conference  
☐ Personal (Copy given to: ☐ Applicant ☐ Applicant's representative)

**Exhibit Shown or Demonstrated:** ☐ Yes ☐ No

If Yes, provide a brief description:

**Part I.**

Rejection(s) discussed:

Claims discussed:

Prior art documents discussed:

**Part II.**

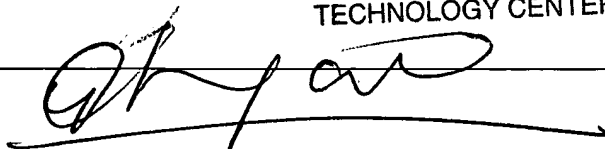
**SUBSTANCE OF INTERVIEW DESCRIBING THE GENERAL NATURE OF WHAT WAS DISCUSSED:**

*The applicant's attorney Mr. Cook agreed for issuing an Examiner's Amendment, amending claims 43, 44, 50, 51, 52 and 59, in order to place the application in condition for allowance.*

**Part III.**

- ☐ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview directly resulted in the allowance of the application. The examiner will provide a written summary of the substance of the interview in the Notice of Allowability.  
☐ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview did not result in resolution of all issues. A brief summary by the examiner appears in Part II above.

YOGESH C. GARG  
PRIMARY EXAMINER  
TECHNOLOGY CENTER 3600



(Examiner/SPE Signature)

(Applicant/Applicant's Representative Signature – if appropriate)

**Garg, Yogesh**

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**From:** Cook, Bill [Bill.Cook@sablaw.com]  
**Sent:** Thursday, December 28, 2006 3:24 PM  
**To:** Garg, Yogesh  
**Subject:** Proposed Amendment to Claims for Application No. 09/542,109

Dear Examiner Garg:

Thank you for the indicated allowance of the pending claims. As requested in our telephone conversation earlier today, the Applicants hereby submit the following claim amendments to facilitate the Examiner's Amendment previously discussed. If you have any questions, or if further amendments/corrections to the claims are necessary, please do not hesitate to contact me. Thank you.

Have a Happy New Year!

Sincerely,

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<<Proposed\_Amendments.pdf>>

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12/28/06

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 09/542,109  
Confirmation No. : 4187  
Applicant : Kight, et al.  
Filed : March 31, 2000  
Art Unit : 3625  
Examiner : Yogesh Garg  
Atty Docket No. : 23952-0020

**PROPOSED AMENDMENTS TO CLAIMS**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the telephonic interview with the Examiner on December 28, 2006, the Applicants submit the following claim amendments to facilitate an Examiner's Amendment and allowance of the pending claims.

**Amendments to the Claims** are reflected in the listing of claims, which begin on page 2 of this paper.

**Remarks** begin on page 10 of this paper.

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-35 (canceled)

Claim 36 (previously presented): A method for processing consumer banking information, comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institutions file;

receiving a routing number and an account number associated with a financial institution at which a consumer maintains a deposit account;

comparing the received routing number or account number to the stored plurality of routing numbers and account numbers in the financial institutions file to verify accuracy of the received routing number or account number; and

automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file; and

storing the updated routing number or updated account number in a consumer database.

Claims 37-38 (canceled)

Claim 39 (previously presented): The method of claim 36, further comprising:

entering the received routing number; and

wherein the comparison also verifies that the received routing number is entered correctly.

Claim 40 (previously presented): The method of claim 36, further comprising:

receiving a request to pay a bill associated with a merchant on behalf of the consumer;  
determining if the consumer financial institution accepts electronic fund transfers based on the received routing number or the updated routing number; and  
generating an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 41 (canceled)

Claim 42 (previously presented): A method for paying bills, comprising:

receiving a request to pay a bill associated with a merchant on behalf of a consumer, and a routing number and an account number associated with a financial institution at which the consumer maintains a deposit account;

comparing the received routing number or account number to a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a financial institutions file to verify the accuracy of the received routing number or account number;

automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

storing the updated routing number or updated account number in a consumer database;

determining if the consumer financial institution accepts electronic fund transfers based on the received routing number or the updated routing number; and

generating an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers;

wherein the comparing is performed by a computer.

Claim 43 (currently amended): A method for determining if a financial institution can process electronic fund transfers, comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institution database;

comparing a received routing number or account number associated with a financial institution to the stored plurality of routing numbers and account numbers in the financial institution database to verify correctness of the routing number or account number;

automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

storing the updated routing number or updated account number in a consumer database;  
and

determining if the financial institution accepts electronic fund transfers based on the compared or updated routing number;

wherein the comparing is performed by a computer.

Claim 44 (currently amended): A system for processing consumer supplied banking information, comprising:

a storage device configured to store a plurality of routing numbers and account numbers associated with a plurality of financial institutions; and

a processor configured to compare a received routing number or account number associated with a financial institution at which a consumer maintains a deposit account to the stored plurality of routing numbers and account numbers in order to verify correctness of the consumer financial institution routing number or account number, to automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file, and to store the updated routing number or updated account number in a consumer database.

Claim 45-46 (canceled)

Claim 47 (previously presented): The system of claim 44, further comprising:

a data entry device for entering the consumer financial institution routing number;  
wherein the verification also verifies correctness of the entry of the consumer financial institution routing number.

Claim 48 (previously presented): The system of claim 44, further comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of the consumer;

wherein the processor is further configured to determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number, and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 49 (canceled)

Claim 50 (currently amended): A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer, a routing number and an account number associated with a financial institution at which the consumer maintains a deposit account;

a database of a plurality of routing numbers and account numbers associated with a plurality of financial institutions; and

a processor configured (i) to compare a received routing number or account number associated with a financial institution at which the consumer maintains a deposit account to the database of routing numbers and account numbers in order to verify the correctness of the consumer financial institution routing number or account number, (ii) to automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file, (iii) to store the updated routing number or updated account number in a consumer database, (iv) to determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number, and (v) to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 51 (currently amended): A system for determining if a financial institution accepts electronic fund transfers, comprising:

a storage device configured to store a plurality of routing numbers and account numbers associated with a plurality of financial institutions; and

a processor configured to verify accuracy of a routing number or account number associated with a financial institution by comparing ~~the~~ a received routing number or account number to the stored plurality of routing numbers and account numbers, to automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file, to store the updated routing number or updated account number in a consumer database, and to determine if the financial institution accepts electronic fund transfers based on the compared routing number.

Claim 52 (currently amended): An article of manufacture for processing consumer banking information, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

compare a received routing number or account number associated with a financial institution at which a consumer maintains a deposit account to a plurality of routing numbers and account numbers associated with a plurality of financial institutions, in order to verify the correctness of the consumer financial institution routing number or account number;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file; and

store the updated routing number or updated account number in a consumer database.



Claim 53 (previously presented): The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

store the plurality of routing numbers in a financial institutions file.

Claim 54 (canceled)

Claim 55 (previously presented): The article of manufacture according to claim 52, where the computer readable medium is further readable to cause the computer to:

receive the consumer financial institution routing number based on an input;  
wherein the verification also verifies correctness of the input.

Claim 56 (previously presented): The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a request to pay a bill associated with a merchant on behalf of the consumer;

determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 57 (canceled)

Claim 58 (previously presented): An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a routing number and an account number associated with a financial institution at which a consumer maintains a deposit account;

receive, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

compare the received routing number or account number to a database of a plurality of routing numbers and account numbers associated with a plurality of financial institutions to verify accuracy of the received routing number or account number;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file; store the updated routing number or updated account number in a consumer database;

determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 59 (currently amended): An article of manufacture for determining if a financial institution can process electronic fund transfers, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

store a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a database;

compare a received routing number or account number associated with a financial institution to the plurality of routing numbers and account numbers in the database;

verify the accuracy of the received routing number or account number based on the comparison;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

store the updated routing number or updated account number in a consumer database; and

determine if the financial institution accepts electronic fund transfers based on the compared routing number.

Claim 60 (previously presented): A method for processing a payment request, comprising:

receiving a request to pay a bill associated with a merchant on behalf of the consumer, and a routing number and an account number associated with a financial institution at which the consumer maintains a deposit account;

storing a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a financial institutions file;

automatically updating the received routing number or received account number in order to reconcile the received routing number or received account number with the plurality of routing numbers and account numbers stored in the financial institutions file;

storing the updated routing number or updated account number in a consumer database; and

determining if the consumer financial institution accepts electronic fund transfers based on the routing number, and generating an instruction to debit the consumer deposit account by electronic fund transfer if the consumer financial institution is determined to accept electronic fund transfers, in order to process the received pay request.

Claim 61 (previously presented): The method according to claim 60, further comprising:

comparing the received routing number or account number to the stored plurality of routing numbers and account numbers to verify accuracy of the received routing number or account number;

wherein the determination is made based on the verified received routing number.

**REMARKS**

Claims 36, 39-40, 42-44, 47-48, 50-53, 55-56, and 58-61 are pending in the present application. By the present amendment, Claims 43-44, 50-52, and 59 have been amended per the Examiner's suggestions in a telephonic interview on December 28, 2006. The Applicants respectfully assert that independent Claims 36, 42-44, 50-52, and 58-60, and the claims depending therefrom, are in condition for allowance. If there are any issues that can be resolved by a telephone conference or an Examiner's amendment, the Examiner is invited to call the undersigned attorney at (404) 853.8253.

**CONCLUSION**

The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, any fee necessary to allow consideration of this paper (including fees for extensions hereby petitioned under 37 CFR §1.136(a), or for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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Attorney for Applicants  
Registration No. 58,072

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